



Centre for  
Canadian Language  
Benchmarks

Centre des niveaux de  
compétence linguistique  
canadiens

294, rue Albert Street, Pièce/Suite 400, Ottawa, Ontario, Canada K1P 6E6  
Tel./Tel: 613-230-7729 | Téléc./Fax: 613-230-9305  
info@language.ca | www.language.ca



# Avoiding Scams and Fraud

A CLB 5-6 Module with  
Teaching Materials

## Classroom-ready resources that include:

- ✓ Module plan adjusted for two levels
- ✓ Assessment tasks at two levels
- ✓ Skill-building activities
- ✓ Skill-using tasks
- ✓ Goal setting and learner reflection tools
- ✓ Reference list of additional resources

Funded by:

Financé par :



Immigration, Refugees  
and Citizenship Canada

Immigration, Réfugiés  
et Citoyenneté Canada

### Development Team:

Ryan O'Shea  
Sara Schmuck  
Tara Holmes  
Audrey Habke

© 2018 Centre for Canadian Language Benchmarks The copyright holders give permission for users of the document to make copies of selected pages for educational use within their organizations. For any other copying or distribution, permission must be received in writing from:

Centre for Canadian Language Benchmarks 294 Albert Street, Suite 400, Ottawa, Ontario, Canada K1P 6E6 613-230-7729 | [info@language.ca](mailto:info@language.ca) | [www.language.ca](http://www.language.ca)

## Table of Contents

How to Use the Module Package.....	2
Module Plan.....	5
Additional Teacher Resources .....	7
Introducing the Module to the Class.....	9
Goal Setting: Avoiding Scams and Fraud .....	10
Vocabulary: A Teacher Resource .....	12
Learning Reflection: End of Fraud Module .....	20
<b>Listening: Skill-Building and Skill-Using Activities .....</b>	<b>22</b>
Credit and Debit Card Fraud .....	23
Charity Scams: Note-taking While Listening .....	28
<b>Speaking: Skill-Building and Skill-Using Activities .....</b>	<b>32</b>
Yada, Yada, Yada .....	33
Little Black Book of Scams: Jigsaw Activity .....	35
<b>Reading: Skill-Building and Skill-Using Activities .....</b>	<b>40</b>
Little Black Book of Scams .....	41
'It was Torture' News Story.....	44
<b>Writing: Skill-Building and Skill-Using Activities .....</b>	<b>52</b>
Rental Scams: Notetaking .....	53
Note to a Friend about Fraud.....	56
<b>Assessment Tasks: Listening, Speaking, Reading and Writing .....</b>	<b>58</b>
Listening Task and Text: Emergency Scams .....	59
Speaking Task: Describing a Scam .....	63
Reading Task: CRA Scams .....	66
Writing Task: Describing a Scam .....	71

## How to Use the Module Package

This module includes activities for a unit on avoiding scams and fraud for CLB levels 5 and 6. There are suggestions for introducing the topic as well as handouts for goal setting and end-of-module learner reflections. In addition, the package includes a series of skill-building activities and skill-using tasks for Listening, Speaking, Reading, and Writing as well as two-level assessment tasks for each of the four skills. Audio files supporting this module are included and posted separately.

### Some Notes about this Module Package:

1. Each learner activity/task is identified in the upper right-hand corner as a skill-building activity, a skill-using task, or an assessment task.



*Skill Building Activity*



*Skill-using Task*



*Assessment Task*

2. The activities are listed by skill, but are not sequenced. The intent is that you select and sequence activities based on the needs of learners and the amount of class time you have to do the module. When planning, also consider skills that have been addressed in previous modules, and how they could be recycled in the current module to “allow learners to transfer their learning to new situations and to demonstrate some of the key competencies in new contexts”. (ICLBA, 2017).
3. Modules can include interrelated real world task goals where the skill-building activities in one skill area (e.g., Listening) support the development of language skills in another (e.g., Speaking).
4. This module includes a variety of tasks and activities; however, you will likely need to supplement them depending on the specific needs of the learners in your class. The *Additional Teacher Resources* section includes references to a sample of published resources with activities to support this module.
5. The skill-building activities and skill-using tasks are not differentiated by level unless specifically noted. They can be used by learners at both CLB 3 and CLB 4 by making accommodations within the class. For example, you might provide more scaffolding for learners at CLB 3 (e.g., giving examples, helping learners complete the first question), than for learners at CLB 4. You might adjust the expectations and

## How to Use the Module Package, *continued*

---

expect learners at CLB 4 to demonstrate greater mastery than learners at CLB 3 on the same activity.

6. The skill-using tasks provide opportunities for learners to practise a task in its entirety and get informal feedback. You can use these tasks after you have introduced a new skill or reviewed skills previously taught. Any of the skill-using tasks that learners complete independently may be included in learner portfolios as evidence of growth and progress. Any scaffolding or support provided (e.g., the first question completed as a class) should be indicated on the activity. Note that if the skill-using and assessment tasks in a module are exactly the same for a skill, either one or the other can be included in learners' portfolios, but not both tasks.

### Some Notes about Assessment within a PBLA Context:

With PBLA, assessment incorporates a range of assessment and feedback strategies, including:

- **In-the-moment feedback:** informal and on the spot feedback given to learners while they are doing a task to help them move forward.
- **Planned feedback on skill-using tasks:** descriptive and non-evaluative feedback on skill-using tasks focusing on what learners are doing well (in relation to CLB-based criteria) and concrete strategies they can use to improve their language skills.
- **Formal assessment:** feedback that indicates whether learners have met task expectations in relation to specific benchmark expectations. Learners complete these tasks independently.

For a fuller discussion of assessment strategies see the current *PBLA Practice Guidelines: Portfolios: Feedback and Assessment* and *Integrating CLB Assessment*, Chapter 2, Planning for Assessment.

### Your feedback

CCLB values your feedback to help guide the future development of these multi-level modules. You can help by:

- Piloting all or some of the activities in this module in your classroom, and
- Providing your feedback via an online survey at:  
<https://www.surveymonkey.com/r/modulefeedback1>

## Module Plan

Theme: Banking

Module Topic: Avoiding Scams and Fraud

	Listening CLB Level: 5/6	Speaking CLB Level: 5/6	Reading CLB Level: 5/6	Writing CLB Level: 5/6
<b>Real-World Task Goals</b>	Listen to a video explaining different kinds of scams.	Share an experience of fraud with a friend.	Read about how to prevent fraud and different kinds of scams.	Write about a recent scam experience to spread awareness about Canadian scams.
<b>Context/ Background Information</b>	Different types of fraud (e.g., identity theft, credit card fraud, robo-calls); give and receive advice on how to protect oneself against fraud; reporting fraud to police and consumer protection agencies; techniques that scammers use (e.g., playing on emotions); paying taxes and Canada Revenue Agency (CRA).			
<b>Competency Areas and Statements</b>	<u>Comprehending Information</u> <b>CLB 5/6</b> Understand descriptive or narrative monologues or presentations on generally familiar and relevant topics.	<u>Sharing Information</u> <b>CLB 5/6</b> Ask for and give information related to routine daily activities in one on one interactions (for CLB 6, in some detail, and in small group interactions).	<u>Comprehending Information</u> <b>CLB 5/6</b> Understand simple to moderately complex descriptive or narrative texts on familiar topics.	<u>Sharing Information</u> <b>CLB 5/6</b> Relate a familiar sequence of events, or a description of a person, object or routine (for CLB 6, a detailed description). CLB 5: 1 paragraph CLB 6: 1-2 connected paragraphs

**Theme: Banking**
**Module Topic: Avoiding Scams and Fraud**

	<b>Listening</b> CLB Level: 5/6	<b>Speaking</b> CLB Level: 5/6	<b>Reading</b> CLB Level: 5/6	<b>Writing</b> CLB Level: 5/6
<b>Language Focus:</b>	<ul style="list-style-type: none"> <li>Recognize and use vocabulary to describe fraud and scams; and to describe feelings</li> <li>Use discourse indicators that show the relationship between ideas: sequence markers, cause and effect markers.</li> </ul>			
		<ul style="list-style-type: none"> <li>Use grammar structures to give advice (modals).</li> </ul>	<ul style="list-style-type: none"> <li>Recognize format of newspaper articles and service text.</li> </ul>	<ul style="list-style-type: none"> <li>Use paragraph structure: topic sentence, supporting details, and transitions.</li> <li>Use proper sentence structure.</li> </ul>
<b>Language and Learning Strategies</b>	<ul style="list-style-type: none"> <li>Use paralinguistic clues (visuals) for making inferences to guess and predict.</li> <li>Use background knowledge to aid in comprehension.</li> </ul>	<ul style="list-style-type: none"> <li>Use clarification strategies to confirm understanding such as confirming information and paraphrasing.</li> <li>Use strategies for developing, organizing and telling an event.</li> </ul>	<ul style="list-style-type: none"> <li>Use background knowledge to help understand the text.</li> <li>Recognize layout (e.g., newspaper articles, service messages) to find key information.</li> </ul>	<ul style="list-style-type: none"> <li>Use pre-writing strategies, e.g. develop a timeline to help sequence events.</li> <li>Use a checklist to proofread work.</li> <li>Read writing aloud to listen for errors.</li> </ul>
<b>Assessment Tasks</b>	Listen to a YouTube scam video and answer comprehension questions.	Tell a classmate about an experience with a scam.	Read about a scam and answer comprehension questions.	Write a paragraph(s) explaining a scam experience for a class/school newsletter.

## Additional Teacher Resources

The Language Companion Stage 2:

*Helpful English:* p. 34, *Writing Paragraphs*  
p. 35, *Creating an Outline*  
p. 36, *Tips for Effective Writing*  
p. 38, *Reading Strategies*  
p. 39, *Taking Notes*

Background information for reading assessment task:

*My Canada:* pp. 24-25, *Filing Income Tax*

*Where I Live:* p. 8, *Income Tax*

Grammar:

*Helpful English:* p. 42, *Verb Tenses*

Anti-Fraud Videos, The Government of Canada Competition Bureau,  
<http://www.competitionbureau.gc.ca/eic/site/cb-bc.nsf/eng/04272.html>

Canadian Anti-Fraud Centre, <http://www.antifraudcentre-centreantifraude.ca/index-eng.htm>

CBC News, Sample Articles on Fraud

NB: *Fake Service Calls, Phony 'Cryptobank' Make Rounds during Fraud Prevention Month*, March 08, 2018, <http://www.cbc.ca/news/canada/new-brunswick/nb-power-bitcoin-scam-fraud-prevention-1.4567342>

ON: *New Phone Scam Dupes Torontonians out of \$5.1M*, February 09, 2018, <http://www.cbc.ca/news/canada/toronto/phone-fraud-toronto-1.4528233>

MB: *Four Winnipeggers Targeted by Virtual Kidnapping Scam*, February 06, 2018, <http://www.cbc.ca/news/canada/manitoba/virtual-kidnapping-scam-winnipeg-1.4522551>



ESL Financial Literacy, Volume 2, Toronto Catholic School Board,  
[http://wiki.settlementatwork.org/index.php/English\\_for\\_Financial\\_Literacy: Volumes 1 - 3](http://wiki.settlementatwork.org/index.php/English_for_Financial_Literacy:_Volumes_1_-_3)

pp. 144-157, *Fraud* (includes additional scams with activities, for example, anti virus scams and phishing scams)

pp. 270-273, *Employment Scams*

ESL Financial Literacy, Volume 3, Toronto Catholic School Board,  
[http://wiki.settlementatwork.org/index.php/English\\_for\\_Financial\\_Literacy: Volumes 1 - 3](http://wiki.settlementatwork.org/index.php/English_for_Financial_Literacy:_Volumes_1_-_3)

pp. 267-268 *Employment Scams*

Financial Consumers Agency of Canada, Government of Canada,

Module 12, *Fraud Protection*, <https://www.canada.ca/en/financial-consumer-agency/services/financial-toolkit/fraud.html>

LINC 5-7 Classroom Activities, Volume 1

pp. 11-22, *Introduction to Paragraph Writing*

pp. 33-45, *Note Taking and Study Skills*

pp. 57-68, *Writing Paragraphs*

Little Black Book of Scams, 2<sup>nd</sup> ed., The Government of Canada Competition Bureau,  
[http://www.competitionbureau.gc.ca/eic/site/cb-bc.nsf/vwapj/Little-Black-Book-Scams-2-e.pdf/\\$file/Little-Black-Book-Scams-2-e.pdf](http://www.competitionbureau.gc.ca/eic/site/cb-bc.nsf/vwapj/Little-Black-Book-Scams-2-e.pdf/$file/Little-Black-Book-Scams-2-e.pdf)

The second edition is used in this module; the first edition provides additional scams, if needed: [http://www.competitionbureau.gc.ca/eic/site/cb-bc.nsf/vwapj/lbbs-web-2017-eng.pdf/\\$file/lbbs-web-2017-eng.pdf](http://www.competitionbureau.gc.ca/eic/site/cb-bc.nsf/vwapj/lbbs-web-2017-eng.pdf/$file/lbbs-web-2017-eng.pdf)

Recognizing and Avoiding Scams, a module found on Tutela: Jody Alston:  
[https://tutela.ca/Resource\\_27690](https://tutela.ca/Resource_27690)

This module uses *The Little Black Book of Scams* and includes a resource list and several activities related to financial literacy.

## Introducing the Module to the Class

Focus on developing learners' prior knowledge.

1. Post the words *scam* and *fraud*. Ask for definitions or supply the definitions.
2. Post the following questions and discuss in small groups.
  - a. Do you know of any examples of fraud or scams in your home country? Have you had any personal experience with fraud before coming to Canada?
  - b. Do you know of any examples of fraud in Canada? Have you ever been the target of a scam?
3. Debrief in a large group by asking each group to give one example. Optional: While learners are describing their experiences, write down key words that can be used to develop a word web.
4. Ask groups to brainstorm:
  - a) What questions do you have about scams?
  - b) What do you need to know?

Collect this information in a class chart and post.

## Goal Setting: Avoiding Scams and Fraud

**Teaching Notes:** Complete goal setting after introducing the module to the learners.

**Set up:** Post a list of language skills that learners can develop in this module:

- Building vocabulary
- Listening to informational videos and taking notes
- Explaining how a scam works (speaking)
- Telling a story about a personal experience in a clear order (speaking)
- Reading news stories
  - Taking notes
  - Practising strategies: guessing the meaning of words from context, reading actively, recognizing text layout and organization
- Writing a paragraph

Ask learners to think about which skills they want to focus on. Have the learners complete their goal setting sheets.

Have learners review their goals at the end of the module and think about the strategies they used to achieve their goals.

## Fraud Module: My Goals

Name: \_\_\_\_\_

Date: \_\_\_\_\_

Look at the language activities covered in this module.

### Beginning of module goal setting:

In this module, I would like to focus on improving the following skills:	What can I do to achieve this goal?

### End of module review:

My goal:	Did I achieve my goal?	Were my strategies successful?

## Vocabulary: A Teacher Resource

### General Vocabulary: Building a Vocabulary Family

This unit has rich vocabulary, and working with word families can help learners make the words their own. Learners should become comfortable with the most familiar form of a word and begin to recognize the other words in the family.

#### Teacher's Master List

This master list is not exhaustive but includes words that appear frequently in the module, including adjectives of emotions. For practice activities, select the words that you expect to be most useful to learners.

Noun	Verb	Adjective	Adverb
<b>fraud</b> , fraudster	NA	fraudulent	NA
<b>victim</b>	victimize	NA	NA
trust	<b>trust</b>	trusting	NA
target	<b>target</b>	targeted	NA
scammer scam	<b>scam</b>	NA	NA
<b>technique</b>	NA	NA	NA
NA	NA	<b>realistic</b>	realistically
NA	<b>verify</b>	NA	NA
NA	<b>coerce</b>	coercive	NA
NA	<b>divulge</b>	NA	NA
authorizer	<b>authorize</b>	NA	NA
agent	NA	NA	NA
<b>charity</b>	NA	charitable	NA
<b>instinct</b>	NA	instinctual instinctive	instinctually instinctively
NA	NA	<b>legitimate</b> "legit"	legitimately

Noun	Verb	Adjective	Adverb
<b>tactic</b>	NA	tactical	tactically
solicitation	<b>solicit</b>	solicitous	NA
<b>scheme</b> <b>schemer</b>	scheme	NA	NA
phoniness “phony”	NA	<b>phony</b>	NA
suspicion	suspect	<b>suspicious</b>	suspiciously
NA	elaborate	<b>elaborate</b>	elaborately
validation	<b>validate</b>	valid	NA
impersonation	<b>impersonate</b>	NA	NA
relief	relieve	<b>relieved</b>	NA
NA	overwhelm	<b>overwhelmed</b>	overwhelmingly
NA	caution	<b>cautious</b>	cautiously
thrill	thrill	<b>thrilled</b>	thrillingly
shock	shock	<b>shocked</b>	shockingly
apology	apologize	<b>apologetic</b>	apologetically
annoyance	annoy	<b>annoyed</b>	annoyingly
NA	upset	<b>upset</b>	NA
NA	baffle	<b>baffled</b>	NA
embarrassment	embarrass	<b>embarrassed</b>	embarrassingly
NA	startle	<b>startled</b>	NA
fury	NA	<b>furious</b>	furiously
fright	frighten	<b>frightened</b>	NA
NA	NA	<b>dubious</b>	dubiously
optimism	NA	<b>optimistic</b>	optimistically
nerves	NA	<b>nervous</b>	nervously

Noun	Verb	Adjective	Adverb
skepticism	NA	<b>skeptical</b>	skeptically
shame	shame	<b>ashamed</b>	ashamedly
humility	humiliate	<b>humiliated</b>	NA
NA	stun	<b>stunned</b>	stunningly
suspect	suspect	<b>suspicious</b>	suspiciously
anxiety	NA	<b>anxious</b>	anxiously
NA	NA	<b>distraught</b>	NA

## Possible Skill-Building Activities:



1. Post a short list of words. Have learners work in small groups, adding the words to their word family sheets, identifying meanings, and filling in the other forms of the word.

This activity could be completed at the end of each reading and listening activity.

2. Post a short list of words. Have learners work in small groups to identify the best synonym and antonym for each word. Regroup and have learners share their synonyms and antonyms. Discuss questions as a group.

A variation: Post a short list of words and collect a synonym and antonym for each, discussing choices as a large group.

3. Together, build a class list (posted) of interesting idioms such as “red flag”. Discuss the idioms and other contexts where they might be used.
4. Pronunciation Practice: Using one of the lists posted in activities 1 or 2, have learners mark the stressed syllables and practise pronouncing the words.



## Word Families: Worksheet

Noun	Verb	Adjective	Adverb

## Words for Expressing Emotions: Possible Skill-Building Activities



The activities suggested here will help learners build a vocabulary of emotions for use when speaking and writing about fraud. A set of emotion cards is included below, which while not exhaustive, will provide a good starting point for these activities.

You will need several sets of these cards, cut out.

### Word Sorting Activities:

1. Each learner sorts the cards into two categories: *I know this word* and *I don't know this word*. Depending on their needs and abilities,
  - a. They could look up the words they don't know, choose three favourites, and talk about them with a partner.
  - b. They could pair up with another learner and compare lists and check the known words they have in common, agreeing on a definition and an example. Or they might check the list of words that one learner knows, with that learner explaining the definition and giving an example.
  - c. Again with a partner, they could look up the definitions of words that neither partner knows and create an example together.
2. Provide three to five categories of emotions (fear, frustration, humiliation, happiness, surprise, concern, anger, confusion, or other) and have learners sort emotion words into the selected categories. While not all words will fit neatly into a category, the sorting process will provide rich opportunity for discussion.

**Word Families:** Have learners add four to five emotion words to their word family worksheets and fill out other forms of the words.

**Charades:** Have learners take turns selecting a card and acting out the emotion for classmates, who try to guess the emotion.

**Tell me about a time when you were \_\_\_\_:** Have learners work in small groups, taking turns selecting an emotion card. The learner who selects the card asks a member of the group to tell them about a time when they experienced that emotion.

A variation: In groups, have learners take turns choosing a card and describing a situation that demonstrates the emotion, without naming it. The group tries to guess the emotion.

## Emotions: Vocabulary Cards



Relieved	Overwhelmed	Cautious
Thrilled	Shocked	Worried
Annoyed	Upset	Baffled
Embarrassed	Angry	Startled
Furious	Frightened	Dubious
Optimistic	Nervous	Skeptical
Ashamed	Humiliated	Stunned
Suspicious	Anxious	Distraught
Scared	Terrified	Apologetic
Confused		


## Learning Reflection: End of Fraud Module

Name: \_\_\_\_\_

Date: \_\_\_\_\_

### Part One: Self-Assessment

Think about the skills you practised in this module, listed below. For each skill, put a check in the column that describes your ability.

	Got it!	I'm pretty sure!	I need some more practice	This is hard!
I can tell my classmates about scams in a clear order.				
I can write a clear and organized paragraph.				
I can use the topic vocabulary, including adjectives of emotion.				
I can take notes when I listen to or read information.				
I can guess the meaning of some unknown words.				
I try to be an active reader (by asking questions before I start reading).				
I can find key information when I read.				

## Part Two: Learning Reflection

### Your understanding of fraud:

1. What is the most useful thing about fraud that you learned in this module?

---

2. How will you use this knowledge?

---

### Your language skills:

1. Which activity was the most challenging? Why?

---

---

---

2. Which activity was most helpful in improving your skills? Why?

---

---

3. What did you do to help your learning in this unit?

---

---

4. In the next unit, what could you do to help your learning?

---

---

## Listening: Skill-Building and Skill-Using Activities

Credit and Debit Card Fraud .....	23
Charity Scams: Note-taking While Listening .....	28

## Credit and Debit Card Fraud



**Skill:** Listening

**Teaching Notes:** In this activity, learners watch the following video which is played in segments, giving learners opportunities to use the listening strategies: *using visual clues, predicting what will happen next, and identifying the purpose.*

<https://www.canada.ca/en/financial-consumer-agency/services/financial-toolkit/fraud/fraud-1/8.html>

**Set Up:** Before playing the video, have the learners complete the pre-listening activity, to activate background knowledge and to help them prepare for the activity.

Important vocabulary may need to be pre-taught: inconvenience, card skimmer, cleaned out, phony, maxed out, shield.

Before segment 1 is played, ask learners to make a prediction about the video, using the question below (also printed on the worksheet). Follow by playing the segment, asking learners to take notes in the space on the worksheet. Finish the segment by having learners discuss the accuracy of their predictions with a partner.

**Segment 1 (0:00-0:56):** Prediction question: This video is about credit card fraud, and this is the introduction. What do you expect will be presented here?

Segments 2 through 4 offer an opportunity to practise the active listening strategies. Play each segment without sound. Ask learners to make a prediction about the segment's content based on the visuals. Then play the segment with sound so learners can take notes. Have learners check the accuracy of their predictions.

**Segment 2 (0:56-1:52)**

**Segment 3 (1:52-2:47)**

**Segment 4 (2:47- end)**

**Post-listening activity (optional):** Post the following questions and ask learners to discuss them in small groups.

- 1) Did anything surprise you after watching this video?
- 2) What is the most important information from the video that you will share with your friends and family?
- 3) What will you do differently with your credit cards and debit cards after watching this video?

**Assessment:** Circulate and observe while learners discuss answers. If there are disagreements, assist learners with the correct answers.

**Answer Key:** Use the transcript below to decide what learners should include in their notes.



## Credit and Debit Card Fraud: Activity



Name: \_\_\_\_\_

Date: \_\_\_\_\_

### Pre-listening Activity:

**Instructions:** With a partner or a small group, answer the following questions.

- 1) List 5 – 10 words related to fraud that you already know.
  
- 2) Credit card and debit card fraud is a problem in Canada. How do you think scammers get your credit card or debit card information?
  
- 3) What do you do to protect yourself from credit and debit card fraud?

### Listening Activity:

**Instructions:** You will watch a video about debit and credit card fraud in four segments.

**Segment 1:** Before watching the segment, make predictions about the content, using the question provided. Then listen and take notes

**Prediction question:** This video is about credit card fraud, and this is the introduction. What do you expect will be presented here?

**Notes:**

**Segments 2 to 4:** Before you listen to each segment, watch it without sound and make predictions about the content. Then listen and take notes.

**Segment 2:**

**Prediction:** Based on what you saw, what do you expect will be presented here?

**Notes** (Four possible theft strategies; see how many you can find):

1. \_\_\_\_\_
2. \_\_\_\_\_
3. \_\_\_\_\_
4. \_\_\_\_\_

**Segment 3:**

**Prediction:** Based on what you saw, what do you expect will be presented here?

**Notes** (Eight possible tips; see how many you can find):

1. \_\_\_\_\_
2. \_\_\_\_\_
3. \_\_\_\_\_
4. \_\_\_\_\_
5. \_\_\_\_\_
6. \_\_\_\_\_
7. \_\_\_\_\_
8. \_\_\_\_\_

**Segment 4:**

**Prediction:** Based on what you saw, what do you expect will be presented here?

**Notes:**

## Transcript:

### Segment 1: (0:00-0:56)

Credit card and debit card fraud is an unfortunate reality that can range from an inconvenience to a harmful and costly incident. In fact, every year, some 15 million Canadians are targeted by fraud.

In 2009, card holders and card issuers lost more than \$600 million to illegal schemes. Anyone can become a target: your neighbours, family members, co-workers and friends.

Credit card and debit card fraud happens when someone steals your card, your card information or your personal identification number (or PIN) and uses it without your permission to make purchases or to withdraw money from an automated banking machine.

-----

### Segment 2: (0:56-1:52)

How can someone get your credit or debit card information from you? Well thieves can work in many different ways:

By stealing your PIN:

Jenny lost \$800 when a "friend" watched her enter her PIN and then stole her debit card from her purse.

By using card skimmers to copy information from your card:

James' bank account was cleaned out after a phony card reader he used copied his banking information.

By stealing your mail and your identity:

Marcia had her bank statement stolen from her mailbox, and soon after, money was removed from her account.

And email scams that get you to send your personal financial information:

The email Sam received claimed he had won a vacation. The "vacation" turned out to be a fake and with his personal financial information, the "company" maxed out his credit card.

These are only a few ways scammers try to get your card data.

-----

### **Segment 3: (1:52-2:47)**

Even though card fraud is common, there are also effective ways to prevent it from happening to you. Here are some helpful tips:

- Shield the keypad when you enter your PIN
- If you notice something suspicious about a card device at a store or ATM, report it to the company that issued your card.
- If you receive a replacement card, destroy the old one as soon as you activate the new one.
- If you don't receive a replacement card, before your current card expires, contact your issuer.
- Don't give out credit information over the phone unless you've contacted the company directly and know it's legitimate.
- Don't give out credit card information by email.
- Check your bank statements often and contact your card issuer if you see any mistakes or suspicious charges.
- Keep your mail, bank statements and personal information in a safe place and manage your digital records carefully.

-----

### **Segment 4: (2:47- end)**

If you think you are a victim of credit card fraud, contact your credit card issuer and your local police. You should also contact the Canadian Anti-Fraud Centre.

Remember to always use your debit and credit cards carefully and keep your information safe. By following these easy tips, you can protect yourself from becoming a victim of credit card or debit card fraud.

<https://www.canada.ca/en/financial-consumer-agency/services/financial-toolkit/fraud/fraud-1/8.html>

## Charity Scams: Note-taking While Listening



**Skill:** Listening and Writing

**Competency Area:** **Listening:** Getting Things Done; **Writing:** Reproducing Information

**Indicators of Ability:** **Listening:** Identifies main intent, main ideas, and factual details.

**Writing:** Includes important points with accurate details.

**Teaching Notes:** Depending on the needs of your learners, you may wish to spend more time developing note-taking skills using the *Language Companion* and/or the *LINC 5-7 Classroom Activities* (see *Additional Teacher Resources*).

**Optional summary writing:** Learners could use their notes to write a summary in point or paragraph form. If summary writing is being introduced, then consider guiding the writing, as a class or in small groups. If the skill has been taught, you could have learners write a summary independently, using their notes.

**Set Up:** Review the handout, *Note-taking Tips*, with the class. This handout presents one approach; if you have previously used another, review it with learners. Prepare for listening with the pre-listening discussion in partners, in small groups, or as a class.

Play the audio file, asking the learners to take notes while they listen. Have learners compare their notes. Play the recording a second time to allow learners to fill any gaps. Finally, play it a third time, pausing the recording to highlight key sections.

**Assessment:** Ask learners to review their notes with a partner, circling gaps or differences. Post the answer key and have the partners compare it with their notes. Circulate to check on progress. Debrief based on the needs of learners.

**Tip:** If learners complete the form in pen and make corrections in pencil or a different colour of pen, you will be able to easily see what they understood.

**Answer Key:** Use the transcript below to decide what learners should include in their notes.

## Note-Taking Tips

### Before You Listen

1. Decide on your purpose for listening. Is it to get the gist? To learn a key detail? To be able to retell the information?
2. Use your background knowledge to think about this topic before you listen.

### While You Listen

1. Write down the main ideas and important details. Do not try to write everything down.
2. If you miss something important, leave a large space and keep writing. You can come back to it later.
3. Do not write in sentences or even with complete words. You can come back and edit later.
4. Use lots of space to help with organization. You can draw lines, circle items, and add notes later.

### After You Listen

1. Go over your notes immediately and identify any gaps. Fill in these gaps by listening to the audio again or by checking with a classmate or teacher.

## Charity Scams: Note-taking Activity



Name: \_\_\_\_\_

Date: \_\_\_\_\_

### Pre-listening Discussion

1. Have you ever had a charity ask you for money?
2. Do your children fundraise for school activities?
3. How do you know if a charity is real or not?
4. Do you know of any charity scams?
5. What do you think this video will say about charity scams?

### Listening Activity

**Instructions:** You will hear the audio two times. While listening each time, take notes on the main ideas and important details. If you miss a detail, leave a space. Do not worry about grammar or spelling.

---

---

---

---

---

---

---

---

---

---

---

---

## Transcript:

Health, environment, arts, anti-poverty, international aid - there are literally hundreds of thousands of worthwhile causes out there.

And it's our natural instinct to help out by giving. But in the slippery world of charity scams, crooks prey on your generosity and your desire to help, pouncing on what they think is your "weak spot".

They will ask you to give to non-existent charities, or they will go to great lengths to imitate legitimate ones. They are especially devious in times of trouble, asking you to give to the latest earthquake or flood or other disaster, through charities that seem for real, but aren't.

Here's what to watch for: High-pressure phone tactics, door-to-door canvassers who are pushy, and who can't prove they're with a CRA-registered charity, and unsolicited emails.

Watch out also for call centres who want your personal information – your address, and most especially your banking information or a credit card number. Don't give them anything!!

Here's the bottom line. Only YOU should be in control of your giving. That means YOU choose who gets your money, how much, and when. If you have the slightest suspicion, check the Canada Revenue Agency's list of REGISTERED Canadian charities...

... and remember that you –that's right, YOU – have the right to say NO.

A message from the Competition Bureau of Canada... and the Little Black Book of Scams.

(<http://www.competitionbureau.gc.ca/eic/site/cb-bc.nsf/eng/04216.html> )

Video length: 1 minute, 47 seconds



## Speaking: Skill-Building and Skill-Using Activities

Yada, Yada, Yada .....	33
Little Black Book of Scams: Jigsaw Activity .....	35

## Yada, Yada, Yada



**Skill:** Speaking

**Teaching Notes:** This activity focuses on recognizing and building a narrative. The speaker has a story to tell and must use appropriate markers to show sequence and cause and effect, while also incorporating the vocabulary of feelings. The listener asks *5W's and how* questions to gather information and reconstruct the narrative. The activity assumes that sequence markers and *5 W's and how* questions have been taught/reviewed. Based on the needs of learners, decide whether you will ask learners to prepare Part 1 the day before the activity.

### Set Up:

**Part 1:** Each learner receives a prompt and uses it to create a story. The story must have four events. Speakers can make up their own stories but should try to make the ending of the story outrageous, funny or shocking.

**Part 2:** This is a pair activity. The speaker tells only the beginning and end of the story. The listener asks questions to piece together the story's four events and to understand how the speaker felt. The listener takes notes and then retells the story to confirm understanding. Learners then switch roles and repeat the activity.

**Assessment:** Circulate and offer immediate feedback on sequencing of events, phrasing of questions, and use of vocabulary. Ask the storytellers to confirm the accuracy of the retold stories.

### Possible prompts:



1. Yesterday I went to get some milk, and yada, yada, yada, I came home with a new motorcycle.
2. My neighbour was playing golf last week, and yada, yada, yada, now she has a broken leg.
3. I was playing in the park with my kids, and yada, yada, yada, we came home with a new puppy.
4. I met my new neighbour last night and yada, yada, yada, she offered me a great job!
5. I tried a new recipe last night, and yada, yada, yada, we decided to just order a pizza.
6. I went to watch my son's hockey game last night, and yada, yada, yada, now I'm the coach.
7. My dog ran away last night, and yada, yada, yada, today I am really tired.
8. Two weeks ago, I met my new neighbour, and yada, yada, yada, now I am going to be moving to a new house.
9. I went to the grocery store last week, and yada, yada, yada, now I will never eat fruit again.
10. I fell down last week, and yada, yada, yada, now I can speak a new language.

## Little Black Book of Scams: Jigsaw Activity



**Skills:** Speaking

**Competency Area:** Sharing Information

**Indicators of Ability:** Speaker provides necessary information in some detail. Listener asks relevant questions (e.g. to clarify information, to ask for an opinion).

**Teaching Notes:** The text for this activity is from the Competition Bureau's *The Little Black Book of Scams, 2<sup>nd</sup> ed.*<sup>1</sup>. The material can be downloaded and printed, or the Competition Bureau can be contacted for copies (see p. 2 of the booklet). If you haven't organized a jigsaw activity before, a quick online search will produce several descriptions of this interactive teaching strategy.

**Set Up:** When choosing readings, do NOT use the Tax Scam (pp. 24-25) or the Emergency Scam (pp. 28-29) because they are used in the reading and listening assessment tasks. Use any of the other 10 scams in the booklet.

Post the key criteria on the board and review how to complete the activity. Criteria you might provide feedback on: adequate detail, topic specific vocabulary, clear sequencing of events.

**Part 1:** In partners, have learners read their assigned scams, complete the retrieval chart, and practise their presentations.

**Part 2:** Regroup learners so that each learner can teach their scam to a new group. Remind learners they have roles as both speakers and listeners: when someone is presenting, the listeners record important information on the chart and ask questions to clarify unclear information. Regroup learners until the chart is complete. At the end of the activity, learners should have all ten scams (or as many as you have chosen) described on their charts.

**Assessment:** Circulate as learners complete the task, encouraging them to listen for information and not simply copy another learner's chart. Use a class checklist to record observations about learners' speaking skills. Provide feedback and address any problem areas individually or as a class. Consider posting a completed chart that learners can use to review their work.

---

<sup>1</sup> The second edition is used in this module; the first edition provides additional scams, if needed:

[http://www.competitionbureau.gc.ca/eic/site/cb-bc.nsf/vwapj/lbbs-web-2017-eng.pdf/\\$file/lbbs-web-2017-eng.pdf](http://www.competitionbureau.gc.ca/eic/site/cb-bc.nsf/vwapj/lbbs-web-2017-eng.pdf/$file/lbbs-web-2017-eng.pdf)

## Little Book of Scams: Activity Worksheet



Name: \_\_\_\_\_

Date: \_\_\_\_\_

Type of scam	What the scammers want	How it works	One way the scammer makes it believable	One important tip to protect yourself
1.				
2.				
3.				
4.				
5.				

Type of scam	What the scammers want	How it works	One way the scammer makes it believable	One important tip to protect yourself
6.				
7.				
8.				
9.				
10.				

## Answer Key:

Type of scam	What the scammers want	How it works	One way the scammer makes it believable	One important tip to protect yourself
<b>Lotteries, sweepstakes and contests</b>	They want your banking and personal information.	You will be told that you have won a prize – by email, phone call, text message, or computer pop-up. You need to pay a fee to collect your prize or call a phone number that charges you per minute.	They will claim that it is legal or has government approval.	Never send money or give personal information to people you do not know.
<b>Pyramid schemes</b>	They want you to pay large membership fees and convince others to do the same.	You pay membership fees in hopes of getting money back. You recruit other people to pay money as well and hope to get your investment back.	The scammer may be a family member who does not know it is a scam.	Never commit to anything at high-pressure meetings or seminars.
<b>Money transfer requests</b>	They want your banking details.	You agree to pay fees and taxes in order to receive a large inheritance.	They claim to be a lawyer or bank representative.	Never send money or give personal information to people you do not know.
<b>Internet scams</b>	They want your personal information.	Malicious software: scammers install a virus to steal your personal information.  Phishing: scammers trick you into giving your personal details.	Emails will look legitimate.	Don't reply to or even open spam emails. Never buy online unless you are certain the site is real.
<b>Mobile phone scams</b>	They want to trick you into subscribing to their service.	They will tell you it is a free ring tone or other cheap service, but you are actually subscribing to a service for a high fee.  Or, they will trick you to call back which will then charge a high fee.	They appear to be legitimate.	Text STOP to end unwanted text messages.

<b>Health and medical scams</b>	They want to sell you a miracle product that does not actually work.	They will convince you to buy their product and enter a long-term contract.	They make miracle claim cures and often appear as ads on real websites.	Check to make sure the claims are accurate.
<b>Emergency scams</b>	They want you to send money to them.	They will claim to be a relative in an emergency situation.	They pretend to be a police officer or a lawyer.	Never send money to someone unless you know for sure that you know and trust them.
<b>Dating and romance scams</b>	They want you to send them money or to keep subscribing to their website.	They pretend to be in love with you and then ask you to send them money or gifts.  They will pretend that there are many love matches in your area, but you must pay to get more information.	They will build a relationship with you and use fake profiles that seem real.	Never give your personal information through email or when chatting online.
<b>Charity scams</b>	They want your cash.	They pretend to be charities and get you to donate to them.	They will pretend to be a real charity especially when there has been a recent disaster.	Contact the organization directly if you want to make a donation.
<b>Job and employment scams</b>	They want you to transfer money to them or give your personal banking information.	They send you a cheque to cash at your own bank, and then transfer your money to them. The cheque is a fake.  You need to give personal information in order to get the job.	They will appear to be a legitimate company.	Make sure you research the offer carefully.



# Reading: Skill-Building and Skill-Using Activities

Little Black Book of Scams .....41

‘It was Torture’ News Story .....44

## Little Black Book of Scams



**Skill:** Reading

**Teaching Notes:** These activities use the Competition Bureau's *The Little Black Book of Scams*<sup>2</sup> and focus on strategies that promote active reading and support comprehension.

Note: Avoid using the *Tax Scam* (p. 24) and the *Emergency Scam* (p. 28), which are used in the Reading and Listening Assessment Task, and as a result, should not be used in this or any other activity.

### Set Up:

Based on the needs of your learners, decide

- Will learners complete one or all of the activities?
- Will the activity be completed as a class or with a partner?
- What level of teacher support will be required?

These activities are set up to be teacher led. Post, project, or photocopy pages as you need for each activity.

### Activity 1: Previewing the booklet

Introduce the strategy: *Previewing a booklet to identify organization, clarify key vocabulary and build background knowledge before reading.*

Like many books, *The Little Book of Scams* has a table of contents, a preface, and other organizational tools. Ask learners to follow these or similar steps:

1. Look at the cover:
  - a. Predict the purpose of the text.
  - b. Who published the text? Is this a reputable source?
2. Read the preface.
  - a. Is your prediction confirmed?
  - b. Predict the actual contents of the booklet.
  - c. Optional question: Why are they using superheroes for the message? Does this make the text more reliable/interesting?

---

<sup>2</sup> ([http://www.competitionbureau.gc.ca/eic/site/cb-bc.nsf/vwapj/Little-Black-Book-Scams-2-e.pdf/\\$file/Little-Black-Book-Scams-2-e.pdf](http://www.competitionbureau.gc.ca/eic/site/cb-bc.nsf/vwapj/Little-Black-Book-Scams-2-e.pdf/$file/Little-Black-Book-Scams-2-e.pdf)) The second edition is used in this module; the first edition provides additional scams, if needed: [http://www.competitionbureau.gc.ca/eic/site/cb-bc.nsf/vwapj/lbbs-web-2017-eng.pdf/\\$file/lbbs-web-2017-eng.pdf](http://www.competitionbureau.gc.ca/eic/site/cb-bc.nsf/vwapj/lbbs-web-2017-eng.pdf/$file/lbbs-web-2017-eng.pdf)

3. View the table of contents.
  - a. Is your prediction confirmed?
  - b. Read the table of contents and identify unknown words. Check their meanings.

### Activity 2: Previewing the layout of the text

Introduce the strategy: *Previewing a chapter to identify organization.*

In small groups, have learners preview two scams (see above note about selection of scams), following these or similar steps:

1. Preview the page design tools (title, headings, colours, images, *Tips to Protect Yourself* textbox, capital letters ...).
2. Discuss how these tools help readers understand the text.
3. Describe the organization of the information (general warning statement, how the scam works, variations on the scam).

### Activity 3: Building vocabulary by guessing meaning from context and by building word families.

Photocopy *Fraud Fighting 101* for these vocabulary activities. If appropriate for learners, underline targeted words and phrases before photocopying.

#### Activity 3a: Guessing meaning from context

Introduce the strategy: *Identify clues in the text that help guess the meaning of words.*

Select challenging words and phrases. Examples to consider:

...by **arming** yourself...

The **impact**... can be **devastating**.

The best thing... **appropriate authorities**

Don't be embarrassed... **falling for it**.

In addition to this booklet... **consult** numerous trusted websites...

**Power up** today by...

Support learners as they work with a partner to identify how the text supports the meaning of the word.

#### Activity 3b: Building word families.

Introduce the strategy: *Build word families to expand vocabulary.*

You will need a word family table for this activity, like the one used in *Vocabulary, A Teacher's Resource*. Ask learners to focus on the most familiar form of the

word, while also learning to recognize the other words in the family. Doing so will help with listening and reading comprehension.

Have learners work in small groups to follow these or similar steps, using the vocabulary identified in Activities 1 and 2:

1. Fill in the most familiar form of the word in the correct column (noun, verb, adjective or adverb).
2. Identify any other possible word forms.

**Assessment:** Circulate and observe. Debrief in a way that best meets the needs of your learners.

## 'It was Torture' News Story



**Skill:** Reading

**Competency Area:** Comprehending Information

**Indicators of Ability:** Identifies purpose, main ideas, specific factual details and some implied meanings; Identifies and uses text organization

**Teaching Notes:** Review or teach reading strategies appropriate for this text, for example, using the organization of news articles (the inverted pyramid) to help identify key information, and using the *five W's and how* (who, what, where, when, why, and how) as a pre-reading activity.

**Set Up:** This story is one of many news stories about fraud. It has been adapted from the original CBC story; the original follows. The adapted version fits with CLB 5-6 expectations, but you might use the original if you think learners are ready for the challenge.

Pre-reading activity: To support active reading, use the *five W's and how* to brainstorm the information a reader can expect to find in these kinds of stories. Several questions are possible, including: What is the scam? What happened? Why was it successful?

Before learners begin, write the criterion that is being addressed on the board: *Identify main ideas, specific details and some implied meanings.*

Before reading, have learners review the questions on their worksheets. Based on the needs of learners, pre-teach important vocabulary (e.g., alleged, obstruction of justice, Bitcoin).

**Assessment:** Decide who will mark the answers, and whether to discuss the answers as a class or in small groups. Based on the needs of learners, decide how you will give feedback (individually, small group, class), and what strategies you might want to focus on (for example, how they found the answers).

**Tip:** If learners complete the form in pen and make corrections in pencil or a different colour of pen, you will be able to easily see what they understood.

**Extension Task:** Have learners use the computer lab or their home computer to find a different story about a scam. Learners should use the *5W's and how* (or those developed in the pre-reading activity) to identify the key information. They could then describe the scams in small groups or write answers to the selected questions.

### Answer key:

#### Section 1.

1. Telephone scam
2. Her husband was under arrest for not reporting his identity had been stolen.
3. Possible answers:
  - So that she could not call her husband on his phone to confirm the story.
  - To make it seem more real.

#### Section 2

1. Possible reasons:
  - Caller ID said RCMP K Division.
  - The person sounded like an RCMP officer.
  - The 'officer' gave a badge number and a file number.
  - In the background she could hear people saying 'RCMP K Division'.
2. Possible answers:
  - They knew a lot about her husband.
  - She talked to a fake lawyer and accountant.
  - She hung up and they called right back.
  - They said they were recording the call.
3. Rough sequence (details provided in each step may vary):
  - a. The scammers pretended to be UPS in order to get her husband's personal information.
  - b. She received a call from a fake police officer saying her husband was arrested.
  - c. They called back using her husband's phone.
  - d. She was told to pay her husband's bail by depositing \$2,340 in a local Bitcoin ATM.
  - e. They kept her on the phone for 5 hours, so she could not confirm the story.
  - f. They asked for more money, so she went to 3 other bank machines to deposit money totaling \$15,140 – their life savings.

## 'It was Torture' News Story: Reading Activity



Name: \_\_\_\_\_

Date: \_\_\_\_\_

**Instructions:** Read the news story about Maryam Raza. Answer the comprehension questions and the post-reading discussion questions. Do not worry about spelling, grammar, or complete sentences.

### Section 1: Comprehension Questions

The first section of a new story often gives important information. Read section 1 (the text before the first heading) and answer these questions

1. What is the scam?
2. What crime did the scammers say her husband committed?
3. In your opinion, why did the scammers tell Raza that they were using her husband's phone?

### Sections 2 and 3: Comprehension Questions

Read sections 2 and 3 (the text below both headings) and answer these questions.

1. What are at least 2 reasons that Raza thought she was really talking to the RCMP?
2. What is one technique the scammer used to make the scam realistic?
3. What happened? Write the six key events of the scam in order.

1. \_\_\_\_\_
2. \_\_\_\_\_
3. \_\_\_\_\_
4. \_\_\_\_\_
5. \_\_\_\_\_
6. \_\_\_\_\_

### Post-reading Discussion Questions. Think and share

Write your answers to these questions in point form. With a partner or in a small group, discuss your answers.

1. Why do you think Raza gave the scammers the money? Why was this an effective scam?
2. How does this story make you feel?
3. What could Raza have done differently to avoid the scam?
4. Have you heard a similar story about scams? If you have, describe the scam.



## Adapted Reading Text:

### **'It was torture': Edmonton Woman Scammed Out of \$15K by Fake RCMP Officer**

**Andrea Huncar** · CBC News · Posted: Feb 15, 2018 9:23 PM MT | Last Updated: February 16

An Edmonton woman is warning others about a telephone scam. She was tricked out of more than \$15,000 in false bail money and legal fees – by someone claiming to be an RCMP officer. Maryam Raza said she was tricked into believing her husband was under arrest for not reporting his identity had been stolen. The fake RCMP officer instructed her to transfer money through Bitcoin ATMs.

Raza was warned that her husband's alleged crime could lead to \$50,000 in fines or 18 months in jail. They also said that telling other people would be obstruction of justice and could lead to her deportation, she said.

"I honestly believed I was talking to the cops and I was really afraid of hurting my husband's case," said Raza, who moved to Edmonton from Pakistan four years ago to join her husband, who is a Canadian citizen.

Raza said her problems began on Monday morning this week. She was home alone with her baby when the phone rang. When she answered, the line went dead. Her call display indicated the RCMP K Division in Alberta had called twice.

Then her husband's cell number popped up. Raza believes she heard him saying hello before a man who said he was an RCMP officer got on the line. He explained that the police's line wasn't working, so they were using her husband's phone. She thought that her husband was with the police because they were using his phone.

The person on the line also sounded like an RCMP officer.

#### **Paid with Bitcoin**

The fake officer identified himself and gave a badge number and a file number. He knew a lot of information about her husband. He was joined on the line by a fake lawyer and accountant. The man instructed her to pay her husband's bail of \$2,340 at a local Bitcoin ATM. The scammers falsely claimed that the machine had been installed by the government.

They warned she was being recorded and when she hung up, they called right back, tying up her home phone line. When she asked to speak to her husband, they replied, "No, but you will be able to soon."

For the next five hours, they kept her on the phone, and asked for more and more money. They sent her to three nearby banks and an ATM. At another Bitcoin ATM, she deposited \$9,000 in fees for lawyers and paperwork. She said they told her she needed to pay another \$6,000 to clear her husband's name from city, provincial and federal records.

In the background, she could hear people saying "Hello, RCMP K Division," as if answering other lines, said Raza. She also sent them a photo of her driver's licence.

In total, she sent them \$15,140 — all of the couple's savings.

### **'You're safe'**

When she called her husband and found out he was on the bus returning from work, rather than in police custody, she said her first thought was "Oh my God, you're safe."

"Then it hit me, and I just started crying," said Raza, realizing she had been scammed. "After, I realized I could have done so many things that I didn't do. But at the time it was happening, it was torture." Now she understands that the scammers were faking her husband's number and didn't have her husband or his phone.

Later they figured out how the scammers got their information. Earlier Monday morning, her husband had answered a call from UPS. They told him he needed to sign for a package that was arriving later that day and asked him where he worked. When no parcel arrived at his workplace, her husband called UPS. But they knew nothing about the call or the parcel.

Raza admits she needs to educate herself about Canadian law enforcement but hopes going public will educate others in case they become targets. She said when a loved one is in trouble, "You stop thinking rationally," and urged others in her position to reach out to someone for help. She also encouraged bank clerks to watch out for people being tricked into withdrawing large sums of money.

Story adapted from: CBC News <http://www.cbc.ca/news/canada/edmonton/edmonton-rcmp-scam-1.4538229>

## Original Reading Text:

### 'It was torture': Edmonton Woman Scammed Out of \$15K by Fake RCMP Officer

*'I honestly, truly believed I was talking to the cops and I was really afraid of hurting my husband's case'*

**Andrea Huncar** · CBC News · Posted: Feb 15, 2018 9:23 PM MT | Last Updated: February 16

An Edmonton woman is warning others about an elaborate telephone scam after she was swindled out of more than \$15,000 in bogus bail money and legal fees by someone claiming to be an RCMP officer. Maryam Raza said she was tricked into believing her husband was under arrest for not reporting his identity had been stolen. The caller who claimed to be an RCMP officer instructed her to transfer money through Bitcoin ATMs.

Raza was warned that her husband's alleged crime could lead to \$50,000 in fines or 18 months in jail and that involving others would be considered obstruction of justice or could even lead to her deportation, she said.

"I honestly, truly believed I was talking to the cops and I was really afraid of hurting my husband's case," said Raza, who moved to Edmonton from Pakistan four years ago to join her husband, a Canadian citizen. "I didn't want him to get jailed, for example. That's what was going through my head."

Raza said her ordeal began on Monday morning this week. She was home alone with her 15-month-old baby when the phone rang. Her call display indicated the RCMP K Division in Alberta had called twice, but when she picked up the line went dead.

Then her husband's cell number popped up. Raza believes she heard him saying hello before a man claiming to be an RCMP officer got on the line and explained they were using her husband's phone because their line was dropping out. "It made sense at the time," said Raza, recalling the confident and civil tone of the fake police officer, who "talked like Mounties talk" and had answers for all her questions. "It's just enough to convince you," she said.

#### **Paid with Bitcoin**

The bogus officer identified himself as Austin White, badge number 44701. He provided the file number #AB192805 along with many of her family's personal details, including her husband's office location and department where he had apparently been taken into custody.

Joined on the line by a fake lawyer and accountant, the man instructed her to go to a Waves Coffee House in the southwest neighbourhood of Windermere and pay her husband's bail of \$2,340 through a Bitcoin ATM. The scammers falsely claimed the machine had been installed

p.2

"They didn't even let me drop my baby to a babysitter," Raza said. For the next five hours, they kept her on the phone, with her screaming toddler in tow, as their requests for money escalated.

They directed her to three nearby bank branches and an ATM. At another Bitcoin ATM, she deposited \$9,000 in fees for lawyers and paperwork. She said they told her she needed to pay another \$6,000 to clear her husband's name from city, provincial and federal records, which would be finalized when they appeared in court Wednesday.

They also assured her the money was all refundable, and that the officer who would later accompany her husband back to the house would be carrying three cheques, she said. In the background, she could hear people saying "Hello, RCMP K Division" as if answering other lines, said Raza, who also sent them a photo of her driver's licence.

In total, she sent them \$15,140 — all of the couple's savings.

### **'You're safe'**

Raza said she got suspicious and the call came to an end when the men suggested she use her credit card. When she called her husband and found out he was on the bus returning from work rather than in police custody, she said her first thought was "Oh my God, you're safe." "Then it hit me, and I just started bawling my eyes out," said Raza, realizing she had been scammed. "After, when he was sitting with me in front of me, I realized I could have done so many things that I didn't do. But at the point in time it was actually happening to me it was torture."

Later they figured out how some of their information was likely compromised. Raza said earlier Monday morning, her husband had answered an apparent call from someone at United Parcel Service, insistent that he would need to sign for a package later that day and asking him where he worked. When no parcel arrived at his workplace, her husband called UPS. But they knew nothing about the call or the parcel. Tracking IP addresses themselves, they believe the money deposited into Bitcoin ATMs was first transferred to London and then to France, she said. Experts say recovering the virtual currency is difficult.

They have filed a complaint with Bitcoin and also the Edmonton police, who are expected to comment Friday. Police have previously launched awareness campaigns to help people protect themselves against various scams. Raza said she has since called the fake officer through a WhatsApp number he used to text her the Bitcoin transaction code, but said he hung up on her.

Raza admits she needs to educate herself about Canadian law enforcement but hopes going public will educate others in case they become targets. She said when a loved one is in trouble, "You stop thinking rationally," and urged others in her position to reach out to someone for help. She also encouraged bank clerks to be on the lookout for those being coerced into withdrawing unusually large sums of money.

Story originally published by CBC News <http://www.cbc.ca/news/canada/edmonton/edmonton-rcmp-scam->

# Writing: Skill-Building and Skill-Using Activities

Rental Scams: Notetaking .....53

Note to a Friend about Fraud.....56

## Rental Scams: Notetaking



**Skill:** Reading and Writing

**Teaching Notes:** This reading and notetaking activity focuses on using the *5W's + how* questions. If you completed the reading task “It Was Torture” before introducing this activity, learners could use the questions brainstormed there to help them identify the key information here.

**Set Up:** If technology allows, write the brainstormed questions on the board. Have learners work through each step with a partner or complete each step independently and review answers before moving on to the next step.

**Assessment:** Circulate to check on progress. After learners complete each stage, have them compare notes. Alternatively, teacher notes can be shown, and learners can compare and discuss their notes.

**Answer Key:** Use the reading text to decide what learners should include in their notes.

## Rental Scams Activity: Note taking



Name: \_\_\_\_\_

Date: \_\_\_\_\_

**Instructions:** Read the article and take notes. Use the *5 W's and how* to guide your reading. Do not worry about grammar or spelling.

**Step 1:** What is the scam (main idea)?

**Step 2:** Highlight the other important details, focusing on *who*, *where*, *when*, and *how*. Write the important information below.

**Who** (was scammed)?

\_\_\_\_\_

**Where** (did the scam take place)?

\_\_\_\_\_

**When** (did the scam take place)?

\_\_\_\_\_

**How** (did the scam work)? (What happened?)

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

**Why** (was it effective)?

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

## Rental Scams: Text

### **Woman charged after young families duped in alleged rental scam: police**

Written by **Adam Carter** · CBC News · Posted: May 18, 2018 12:32 PM ET | Last Updated: May 18

A woman who police say was running a rental scam out of a home where she was about to be evicted is now facing criminal charges.

Investigators first heard about the issue late last year, when they started getting calls about an alleged fraudster who had taken multiple deposits from potential renters — but all for the same residence, on Thayer Avenue, near Upper Wellington and Concession.

CBC News spoke with several of those people last November, who said they were beyond frustrated by what happened, and worried about finding a new place to live on short notice. The home's landlord called the scam "just stupid."

In a news release issued Friday, police said that a woman and her boyfriend had moved in to the central Mountain home, but didn't pay their rent. In October, the woman then reposted the original Kijiji ad for the apartment without the landlord's permission, police say.

"The female took deposits from eight prospective renters and absconded with over \$15,000 leaving the victims with no money and no residence," the police news release reads.

The accused, 19-year-old Chanelle Trottier from Grimsby, told CBC News back in November that there was "not sufficient evidence" to charge her with any crime.

Police announced Friday that Trottier had been charged with fraud over \$5,000 and using a forged document.

She was released to appear in court at a later date.

"Police are reminding the public to protect themselves when renting," the investigators said in the news release.

"Meet with the responsible person and physically inspect the location prior to signing a lease. Check the address online to make sure it's not tied to any other scams and never send money to strangers."

<http://www.cbc.ca/news/canada/hamilton/rental-scam-1.4669099>



## Note to a Friend about Fraud



**Skill:** Writing

**Competency Area:** Sharing Information

**Indicators of Ability:** Expresses main ideas and supports them with details; Uses appropriate connective words and phrases.

**Teaching Notes:** This activity assumes that the learners have completed most of the activities in the module and so have a good knowledge of scams. Learners will need about 15 minutes to plan before they begin writing

**Set Up:** Write the task on the board. Remind learners of strategies practised in class (for example, making an outline). To ensure that learners understand the focus of the activity, post the criteria and review them as a class. Remind learners to check their work against these criteria before they submit.

**Possible writing tasks:**

A friend has just arrived from your home country. Write them an email explaining:

1. What a scam is, and how to identify one common scam.

OR

2. What a scam is, and some techniques phone scammers use.

**Assessment:** In pairs, have learners give each other feedback, using the peer checklist. If they finish quickly, they could share their writing with other classmates while waiting for everyone to finish. If technology allows, writing could be scanned and shown on the board to allow the class to give group feedback to learners who have volunteered their writing. Review peer feedback and add one action-oriented comment. Provide time to act on this feedback in the next class.

### Peer Review Checklist

Name of writer: \_\_\_\_\_ Date: \_\_\_\_\_

Name of peer reviewer: \_\_\_\_\_

- ☐ I can understand the information.

Paragraph Structure:

- ☐ Is there a topic sentence? Underline it.
- ☐ Are there at least 3 details explaining the topic sentence? Number the supporting details.
- ☐ Is there a concluding sentence? Underline it.

Vocabulary:

- ☐ Does the writer use topic words? List four effective words:

\_\_\_\_\_

Sentences:

- ☐ The sentences were easy to follow.

**Teacher Comment:**



### Peer Review Checklist

Name of writer: \_\_\_\_\_ Date: \_\_\_\_\_

Name of peer reviewer: \_\_\_\_\_

- ☐ I can understand the information.

Paragraph Structure:

- ☐ Is there a topic sentence? Underline it.
- ☐ Are there at least 3 details explaining the topic sentence? Number the supporting details.
- ☐ Is there a concluding sentence? Underline it.

Vocabulary:

- ☐ Does the writer use topic words? List four effective words:

\_\_\_\_\_

Sentences:

- ☐ The sentences were easy to follow.

**Teacher Comment:**

# Assessment Tasks: Listening, Speaking, Reading and Writing

Listening Task and Text: Emergency Scams .....	59
Speaking Task: Describing a Scam .....	63
Reading Task: CRA Scams .....	66
Writing Task: Describing a Scam .....	71

## Listening Task and Text: Emergency Scams



**Assessment Preparation:** This assessment task is the culmination of the SB and SU activities in the module. The listening text is short (1 minute, 43 seconds), but the vocabulary (including some idiomatic language) and grammatical structures are complex, making the text suitable for Stage 2. Because the text may be a little complex for CLB 5, you could consider glossing a few key words (despicable, orchestrated, logic).

**Set Up:** Before handing out the task, remind learners that

- The task will be easier if they use the listening strategies they have been practising: reading the questions prior to listening; using visual clues to help with comprehension, listening for key words, or others.
- The video will be played 2 times, with a pause between the 2 viewings so that they can write down answers.
- Complete sentences are not required, and grammar will not be marked, but answers need to be clear enough that the reader doesn't have to guess.

**Feedback:** In addition to the formal assessment provided on the assessment tool, provide feedback on any error patterns noticed. Depending on the needs of learners, give additional feedback as a group or individually. After providing feedback, consider replaying the video to allow learners to review their answers individually or in small groups, perhaps discussing the strategies they used to find the answer.

### Answer Key

1. Grandparents
2. Give out banking information
3. They have been in a car accident or are stuck in a foreign country (one answer is enough)
4. One pretends to be a grandchild, and one pretends to be a police officer or lawyer
5. It targets grandparents and takes advantage of their emotions
6. Possible responses: Grandparents may be easy to scam because they can't hear as well. Grandparents are worried their grandchild is in trouble, so they are too stressed. The scammers pretend to be a lawyer or police officer, so it seems very real. Scammers prey on the grandparents' emotions (fear, anxiety, worry, etc.). Scammers don't give the person time to think.
7. Possible responses: Ask yourself if the request makes sense. Call relatives to confirm the situation. Don't give your personal information on the phone. Call the police.

## Listening Task

**Topic:** Avoiding Scams and Fraud

**Competency Area:** Comprehending Information

**Criteria:** Identifies facts (#1, 2, 3, 4); Interprets explanations (#5, 6, 7).



**Name:** \_\_\_\_\_

**CLB Level:** CLB 5 or CLB 6

**Date:** \_\_\_\_\_

**Instructions:** You will watch a video about a type of scam and answer questions. The video will be shown two times. You do not need to use complete sentences in your answers. Spelling and grammar will not be scored.

1. Who is the usual target of this scam? (1 point)

\_\_\_\_\_

2. What do the scammers want the target to do? (1 point)

\_\_\_\_\_

3. Why do the scammers claim that they need money? (1 point)

\_\_\_\_\_

4. This scam requires two people. What roles do the two scammers play? (2 points)

\_\_\_\_\_

\_\_\_\_\_

5. In your opinion, why is this scam described as the most despicable kind of scam? (1 point)

---

---

6. In your opinion, what are two reasons this scam is often successful? (2 points, 1 point for each reason)

---

---

---

7. If you receive a call from someone asking for money, what are two things you should you do? (2 points, 1 point for each possibility)

---

---

---

### TASK SUCCESS

CLB 5 = 6/10	Your Score:	/10
CLB 6 = 8/10	Your Score:	/10

### AT Video Transcript<sup>3</sup>: Emergency Scam

<http://www.competitionbureau.gc.ca/eic/site/cb-bc.nsf/eng/04218.html>

Of all the scams in the Little Black Book of Scams, we're pretty sure that Emergency scams wins the "Most Despicable" prize. Often targeting grandparents and playing on their emotions to rob them of money, scammers phone the innocent senior, claiming to be one of their grandchildren... and saying, usually with a high level of emotion, that they are in some kind of serious trouble and need money immediately.

Techniques include saying they've been in a car accident or are stuck in a foreign country. To make the scam even more disturbing and realistic, the grandparent often also receives a call from a fake police officer or lawyer.

All of this is carefully orchestrated by the scammers who are talented actors, and it's all designed to get YOU to make a decision based on emotion, and not logic. Emergency scams are all about stealing money... and when emotions run high, people too often give out their banking information or actually go through the process of wiring money to the scammer.

Always ask if the call makes sense... if the person on the phone really behaves like the relative you know and love. Take the time to call other relatives to verify the story before doing anything. Protect yourself AND your loved ones from emergency scams.

A message from the Competition Bureau of Canada... and the Little Black Book of Scams.

Video length: 1 minute, 43 seconds

---

<sup>3</sup> Used by permission: Canadian Anti-Fraud Centre

## Speaking Task: Describing a Scam



**Assessment Preparation:** This assessment task is the culmination of the SB and SU activities in the module. Based on the needs of the class, determine how the task will be completed: with a partner, or one on one with a teacher. If it is completed as a partner activity, decide if each pair will present in front of the class or in a small group of three or four. Recording the presentation with learner smartphones or other equipment will be helpful in all options but will be essential if the task is completed in small groups.

**Set Up:** Explain how the task will be completed (i.e., one on one with teacher, with a partner, in small groups). Confirm recording protocols (emailing file to the teacher and then deleting after in-class review; not posting on any social media).

Review the criteria for the task to ensure everyone understands the expectations.

**Feedback:** If the presentations are completed one on one with the teacher, or in pairs in front of the class, you will complete the tool and give feedback. If you record the speaker, consider showing a few presentations (with learner permission) to the class. Focusing on the criteria, identify the difference between CLB 5 and 6.

If presentations are simultaneous (in pairs or in small groups), circulate and assess as many presenters as possible. The remainder will need to be assessed while watching the videos.

In addition to the formal assessment provided on the assessment tool, you could have listener(s) complete the *Peer Feedback* form immediately following the presentation or after viewing the recording. (For guidance on activating learners as resources for each other, including giving feedback, see *Integrating CLB Assessment, Chapter 6: [Engaging Learners in the Assessment Process](#)*.)



## Speaking Task

**Topic:** Avoiding Scams and Fraud

**CLB 5/6:** Share a fraud experience

**Competency Area:** Sharing Information



**Name:** \_\_\_\_\_

**CLB Level:** CLB 5 or CLB 6

**Date:** \_\_\_\_\_

**Instructions:** Share an example of fraud with a partner – from your own experience, someone you know, or a story you have read in the news. Consider the sequence of events and add detail so that the listener understands what happened.

	Not yet	Meets expectations
<b>Sufficient level of detail</b> <b>CLB 5:</b> Provides adequate description, e.g., what happened and how it made the speaker feel. <b>CLB 6:</b> Provides adequate detailed descriptions, e.g., what happened, how it made the speaker feel, why it was (or wasn't) convincing.		
<b>Cohesion: CLB 5/6</b> Uses connective words and phrases to sequence events in an understandable order.		
<b>Sentence Structure:</b> <b>CLB 5:</b> Demonstrates good control of simple structures and attempts to use complex sentences using connective words (conjunctions?). <b>CLB 6:</b> Uses a range of sentence structures with developing control of complex sentences.		
<b>Vocabulary</b> <b>CLB 5:</b> Uses a range of <b>common</b> everyday vocabulary and uses some topic-specific vocabulary. May use some <b>limited</b> idioms and/or cultural expressions. <b>CLB 6:</b> Uses a range of everyday vocabulary and topic-specific vocabulary. May use some idioms and/or cultural expressions.		
<b>To improve:</b>	<b>Doing well:</b>	

### TASK SUCCESS:

<b>CLB 5 and 6:</b> Meets expectations on 3/4 criteria Must include sufficient level of detail	<b>Your score:</b> /4 Sufficient level of detail?    Yes        No
--	---

**Peer Feedback:** After reviewing the video, give feedback to your classmate.

Name of speaker: \_\_\_\_\_

Peer(s): \_\_\_\_\_

	Not yet because....	Meets expectations
<b>Sufficient level of detail:</b> The learner clearly explained what happened, how it made them feel without leaving out any important details.		
<b>Cohesion:</b> The learner used connective words and phrases such as next, then, after that, to help put the events in a clear order.		
<b>Vocabulary:</b> The learner used some key vocabulary.		Examples of key vocabulary:

**Peer Feedback:** After reviewing the video, give feedback to your classmate.

Name of speaker: \_\_\_\_\_

Peer(s): \_\_\_\_\_

	Not yet because....	Meets expectations
<b>Sufficient level of detail:</b> The learner clearly explained what happened, how it made them feel without leaving out any important details.		
<b>Cohesion:</b> The learner used connective words and phrases such as next, then, after that, to help put the events in a clear order.		
<b>Vocabulary:</b> The learner used some key vocabulary.		Examples of key vocabulary:

## Reading Task: CRA Scams



**Assessment Preparation:** This assessment task is the culmination of the SB and SU activities in the module and assumes that learners have a basic understanding of the Canadian Revenue Agency: that citizens file tax returns and that many filers pay income tax to the federal government. Learners could review relevant sections of their *Language Companions*, listed in this module in *Additional Resources for Teachers*.

**Set Up:** Before handing out the task and text, remind learners that

- The task will be easier if they use the reading strategies they have been practising: skimming the text to get the gist, scanning for specific information, and using text layout to understand the text.
- Spelling and grammar will not be scored.

**Feedback:** In addition to the formal assessment provided on the assessment tool, provide feedback on any error patterns noticed. Depending on the needs of learners, give additional feedback as a group or individually. Consider returning the marked task and text to allow learners to review their answers individually or in small groups, perhaps discussing the strategies they used to find the answer.

### Answer Key:

1. To warn about CRA scams
2. Telephone, mail, text message or email
3. i) to receive a benefit or refund ii) to pay off a debt
4. Call CRA or check My Account
5. If you request information during a phone call with CRA
6. Take action right away/call CRA
7. Time/instance/situation
8. Careful/cautious/suspicious
9. Fake/not real
10. Possible answers: hang up or don't respond; ask a friend for advice; call the police; call the CRA directly

## Reading Task and Text

**Topic:** Avoiding Scams and Fraud

**CLB 5-6 Reading Assessment Task:** Read “Know How to Recognize a Scam” for information.

**Competency Areas:** Comprehending Information

**Criteria:** Getting the gist/main idea/purpose (#1); Finding details (#2 - 6); Applying information (10)  
(inferring word meaning # 7-9)



**Name:** \_\_\_\_\_

**CLB Level:** CLB 5 or CLB 6

**Date:** \_\_\_\_\_

**Instructions:** Read “Know How to Recognize a Scam” and answer the following questions. You do not need to write complete sentences. Spelling and grammar will not be scored.

### Part A (CLB 5 and 6):

1. What is the purpose of this text? (1 point)

\_\_\_\_\_

2. What four ways do scammers contact you to try to get your personal information? (2 points)

\_\_\_\_\_

\_\_\_\_\_

3. What two reasons do scammers give for needing your personal information? (2 points)

\_\_\_\_\_

\_\_\_\_\_

4. What can you do to make sure you need to pay money to the CRA? (1 point)

\_\_\_\_\_

5. What is the only time that the CRA will send an email with links in it? (1 point)

\_\_\_\_\_

6. What should you do if you do have a debt with the CRA? (1 point)

---

7. In the following sentence, what does *circumstance* mean? (1 point)

“This is the only **circumstance** in which the CRA will send an email containing links.”

---

**Part B (CLB 6 only):**

8. In the following sentence, what does **vigilant** mean? (1 point)

“Taxpayers should be **vigilant** when they receive, either by telephone, mail, text message or email, a fraudulent communication that claims to be from the Canada Revenue Agency (CRA) requesting personal information such as a social insurance number, credit card number, bank account number, or passport number.”

---

9. In the following sentence, what does **fictitious** mean? (1 point)

“Cases of fraudulent communication could also involve threatening or coercive language to scare individuals into paying **fictitious** debt to the CRA.”

---

10. Overall, what do you feel is most important advice if you are asked for your personal information either through email or telephone? (2 points)

---

---

**TASK SUCCESS:**

<b>CLB 5</b> = Part A: 7/9	<b>Your Score:</b> /9
<b>CLB 6</b> = Part A: 7/9 + Part B: 3/4	<b>Your Score:</b> Part A: /9 Part B: /4

## Know How to Recognize a Scam

There are many fraud types, including new ones invented daily.

Taxpayers should be vigilant when they receive, either by telephone, mail, text message or email, a fraudulent communication that claims to be from the Canada Revenue Agency (CRA) requesting personal information such as a social insurance number, credit card number, bank account number, or passport number.

These scams may insist that this personal information is needed so that the taxpayer can receive a refund or a benefit payment. Cases of fraudulent communication could also involve threatening or coercive language to scare individuals into paying fictitious debt to the CRA. Other communications urge taxpayers to visit a fake CRA website where the taxpayer is then asked to verify their identity by entering personal information. **These are scams** and taxpayers should never respond to these fraudulent communications or click on any of the links provided.

To identify communications not from the CRA, be aware of these guidelines.

**If you receive a call saying you owe money to the CRA, you can call us or check My Account to be sure.**

If you have signed up for online mail (available through My Account, My Business Account, and Represent a Client), **the CRA will do the following:**

- send a registration confirmation email to the address you provided for online mail service for an individual or a business; and
- send an email to the address you provided to notify you when new online mail is available to view in the CRA's secure online services portal.

**The CRA will not do the following:**

- send email with a link and ask you to divulge personal or financial information;
- ask for personal information of any kind by email or text message.
- request payments by prepaid credit cards.
- give taxpayer information to another person, unless formal authorization is provided by the taxpayer.
- leave personal information on an answering machine.

### Exception:

If you call the CRA to request a form or a link for specific information, a CRA agent will **forward the information you are requesting to your email during the telephone call**. This is the **only circumstance** in which the CRA will send an email containing links.

Home → Canada Revenue Agency → Security

When in doubt, ask yourself the following:

- Did I sign up to receive online mail through My Account, My Business Account, or Represent a Client?
- Did I provide my email address on my income tax and benefit return to receive mail online?
- Am I expecting more money from the CRA?
- Does this sound too good to be true?
- Is the requester asking for information I would not provide in my tax return?
- Is the requester asking for information I know the CRA already has on file for me?

If you do have a debt with the CRA and can't pay in full, take action right away. For more information, go to [When you owe money – collections at the CRA](#).

Used with permission: ©[Canadian Revenue Agency](#)

## Writing Task: Describing a Scam



**Assessment Preparation:** This task is the culmination of the SB and SU activities in the module. If appropriate, these stories could be collected and compiled in a class newsletter for distribution to other classes.

**Set Up:** Go over the assessment tool as a class to ensure that learners understand the expectations. Make clear that only CLB 6 needs to offer recommendations to avoid the scam or what to do if they have been a victim of a scam. Remind learners of strategies practised in class (e.g., making a timeline, or using the tool to review work before handing in).

Learners could use the assessment tool for self-assessment, inserting their initials in the appropriate column (not yet / meets expectations) beside each criterion – or writing “not sure” if appropriate.

**Feedback:** In addition to the formal assessment provided on the assessment tool, consider providing class time for learners to implement the action-oriented feedback given. While learners are doing this, circulate and provide individual support as needed. Ask learners to show you when work is completed. If a common issue surfaces, consider giving a clarifying mini lesson before asking learners to make adjustments to their writing.



## CLB 5-6 Writing Assessment Task:

**Competency:** Sharing Information



**Task:** The class is developing a newsletter (or blog site) to raise awareness of scams.

**CLB 5:** Write one paragraph for the newsletter, to describe a scam that you have experienced, read about in a news story, or heard about.

**CLB 6:** Write one to two paragraphs for the newsletter, to describe a scam that you have experienced, read about in a news story, or heard about. Also, offer recommendations to help others avoid the scam or to get help if they have been a victim of a crime.

**Name:**

**CLB Level:** CLB 5 or CLB 6

**Date:**

	Not yet	Meets Expectations
<b>Overall:</b> <b>CLB 5:</b> Clearly describes a recent scam experience. <b>CLB 6:</b> Clearly describes a recent scam experience and gives recommendations.		
<b>Paragraph Structure:</b> <b>CLB 5:</b> Expresses a main idea and supports it with details and an accurate description of events. <b>CLB 6:</b> Expresses a main idea and supports it with detailed and accurate description and with a clear sequence.		
<b>Grammar:</b> <b>CLB 5:</b> Demonstrates adequate control of connective words and phrases that show a clear sequence of events. Attempts some complex sentences. <b>CLB 6:</b> Demonstrates appropriate control of connective words and phrases that show a clear sequence of events. Shows developing control of complex sentences.		
<b>Vocabulary:</b> <b>CLB 5:</b> Adequate range of vocabulary including topic specific vocabulary. <b>CLB 6:</b> Good range of vocabulary including topic specific vocabulary.		
Doing Well:	To Improve:	

**TASK SUCCESS:**

CLB 5 and 6	Your Score	
Meets expectations on overall criterion	Yes	No
2/3 on analytic criteria	/ 3	

